

In re:  
Alexander H Rose  
Bridget K Rose  
Debtors

Case No. 12-19346-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db/jdb +Alexander H Rose, Bridget K Rose, 2016 Garrison Dr, Chester Springs, PA 19425-3875  
12918369 +BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035  
13121143 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
12960208 +Premier Bankcard/Charter, P.O. Box 208, Vacaville, CA 95696-0208  
12878227 +Windsor Ridge Homeowners Association, c/o Robert J. Hoffman, Esquire, 326 W. State Street, Media, PA 19063-2616

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 24 2018 01:48:06 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 24 2018 01:47:06 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 24 2018 01:47:40 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12880028 EDI: PHINAMERI.COM Feb 24 2018 01:33:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096  
12931913 +EDI: AFNIRECOVERY.COM Feb 24 2018 01:33:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667  
12875771 +EDI: GMACFS.COM Feb 24 2018 01:33:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424, Roseville, MN 55113-0004  
12948195 EDI: AIS.COM Feb 24 2018 01:33:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
12880035 EDI: AIS.COM Feb 24 2018 01:33:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
12938530 +EDI: ACCE.COM Feb 24 2018 01:33:00 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
12875090 +E-mail/Text: bankruptcy@cavps.com Feb 24 2018 01:47:33 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
12943133 +EDI: CBS7AVE Feb 24 2018 01:33:00 Country Door, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
12909707 E-mail/Text: bknotice@crgofusa.com Feb 24 2018 01:47:41 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203, DALLAS, TX 75312-3203  
13004493 EDI: PRA.COM Feb 24 2018 01:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12911047 E-mail/Text: ebn@vativrecovery.com Feb 24 2018 01:46:35 Palisades Acquisition IX LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL, PO Box 40728, Houston, TX 77240-0728  
12895789 EDI: Q3G.COM Feb 24 2018 01:33:00 Quantum3 Group LLC as agent for, Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788  
12929605 EDI: Q3G.COM Feb 24 2018 01:33:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
12878456 EDI: WFFC.COM Feb 24 2018 01:33:00 Wells Fargo Bank N.A., PO Box 10438, MAC# X2505-036, Des Moines, IA 50306-0438  
13033926 EDI: eCAST.COM Feb 24 2018 01:33:00 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-MLN1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
DANIEL BRETT SULLIVAN on behalf of Creditor Nationstar Mortgage, LLC. BNCmail@w-legal.com, DanS@w-legal.com  
DENISE ELIZABETH CARLON on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-MLN1 bkgroup@kmllawgroup.com  
EUGENE J. MALADY on behalf of Creditor Windsor Ridge Homeowners Association kjones@ejmcounselors.com, emalady@ejmcounselors.com;mtunaitis@ejmcounselors.com;r56109@notify.bestcase.com  
JEROME B. BLANK on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-MLN1 paeb@fedphe.com  
LAWRENCE S. RUBIN on behalf of Debtor Alexander H Rose echo@pennlawyer.com, foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Joint Debtor Bridget K Rose echo@pennlawyer.com, foxtrot@pennlawyer.com  
MARY JACQUELINE LARKIN on behalf of Creditor Windsor Ridge Homeowners Association mjlarkin@mklaw.us.com, camurray@mklaw.us.com;mdoria@mklaw.us.com;jkane@mklaw.us.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
TOTAL: 14

<b>Information to identify the case:</b>			
Debtor 1	Alexander H Rose		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Bridget K Rose		
	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-19346-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexander H Rose

Bridget K Rose

2/22/18

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**